

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kerry L Orr
 Edward A Orr
 Debtors

Case No. 17-17282-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db/jdb +Kerry L Orr, Edward A Orr, 230 W. Ridley Avenue, Ridley Park, PA 19078-2724
 14004672 +American Web Loan, 2128 N 14th St #130, Ponca City, OK 74601-1831
 14004677 Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
 14004680 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14004681 +Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 14004682 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 14004683 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14004686 +Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14004687 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14004690 +Manufactures & Trade, Po Box 900, Millsboro, DE 19966-0900
 14004692 Petro Home Services, PO Box 28335, Newark, NJ 07101-3116
 14004697 +Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
 14004698 Vital Recovery Services, Inc., PO Box 923747, Norcross, GA 30010-3747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 10 2018 01:35:59 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:35:22
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 10 2018 01:35:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14004673 +EDI: CITICORP.COM Feb 10 2018 01:28:00 At&T Universal Citi Card, Po Box 6500,
 Sioux Falls, SD 57117-6500
 14004674 +EDI: BANKAMER.COM Feb 10 2018 01:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14004676 EDI: BANKAMER.COM Feb 10 2018 01:28:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 14004675 EDI: BANKAMER.COM Feb 10 2018 01:28:00 Bank of America, PO Boz 31785,
 Tampa, FL 33631-3785
 14004678 +EDI: CHASE.COM Feb 10 2018 01:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 14004684 +EDI: DISCOVER.COM Feb 10 2018 01:28:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14004685 EDI: FORD.COM Feb 10 2018 01:28:00 Ford Motor Credit, National Bankruptcy Service Center,
 Po Box 62180, Colorado Springs, CO 80962
 14004686 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 10 2018 01:36:24
 Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14004688 +E-mail/Text: bk@lendingclub.com Feb 10 2018 01:36:08 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 14004691 +EDI: NAVIENTFKASMSERV.COM Feb 10 2018 01:28:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 14005133 +EDI: PRA.COM Feb 10 2018 01:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14004695 +E-mail/Text: bkdepartment@rtresolutions.com Feb 10 2018 01:35:43 Real Time Resolutions,
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14004679* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 14004689* +Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
 14004696* +Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
 14004699* Vital Recovery Services, Inc., PO Box 923747, Norcross, GA 30010-3747
 14004693 ##+Philadelphia Parking, Red Light Camera Program, 2467 Grant Avenue,
 Philadelphia, PA 19114-1004
 14004694 ##philadelphia parking authority, 2467 grant avenue, Philadelphia, PA 19114-1004

TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Feb 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
DAVID M. OFFEN on behalf of Joint Debtor Edward A Orr dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Debtor Kerry L Orr dmo160west@gmail.com, davidoffenecf@gmail.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Kerry L Orr</u>	Social Security number or ITIN	xxx-xx-1320
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Edward A Orr</u>	Social Security number or ITIN	xxx-xx-6589
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17282-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kerry L Orr

Edward A Orr

2/8/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.